

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard M. Hope
Catherine L. Hope
Debtors

Case No. 12-02639-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 3180W

Page 1 of 3
Total Noticed: 62

Date Rcvd: Nov 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2017.

db/jdb
cr +Richard M. Hope, Catherine L. Hope, 1441 Heritage Square, Middletown, PA 17057-5958
cr CitiMortgage, Inc., CitiMortgage, Inc., PO BOX 6030, Sioux Falls, SD 57117-6030
cr +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr +Ditech Financial LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr +JPMorgan Chase Bank, N.A., 14841 Dallas Pkwy Suite 300, Dallas, TX 75254-7883
4099111 +AES, P.O. BOX 2461, HARRISBURG, PA 17105-2461
4160612 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
4099112 +AMATO AND LESSA, PC, 107 NORTH COMMERCE WAY, SUITE 100, BETHLEHEM, PA 18017-8913
4099113 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: AMERICAN HONDA FINANCE CORP, 201 LITTLE FALLS D,
WILMINGTON, DE 19808)
4099114 AMEX DEPARTMENT STORES, P.O. BOX 8128, MASON, OH 45040
4099115 +CAMPBELL HIGHTOWER & ADAMS, 4645 S. LAKESHORE DRIVE, SUITE 11, TEMPE, AZ 85282-7152
4099117 +CHASE HOME FINANCE LLC, 3415 VISION DRIVE, COLUMBUS, OH 43219-6009
4099118 CITIMORTGAGE, P.O. BOX 6243, SIOUX FALLS, SD 57117-6243
4165048 +Cadillac Eye Wear / Windsor Eyes, 7100 Airport Hwy, Pennsauken, NJ 08109-4302
4123374 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
4099120 +DSNB AMERICAN EXPRESS, P.O. BOX 8218, MASON, OH 45040-8218
4104997 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
4099122 +FINANCIAL RECOVERIES, P.O. BOX 1388, MT LAUREL, NJ 08054-7388
4099127 +LEAF FUNDING INC., 2005 MARKET STREET, 14TH FLOOR, PHILADELPHIA, PA 19103-7009
4099128 +MICHAEL ROMAN, SR DEPUTY, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,
HARRISBURG, PA 17120-0001
4165047 +Marcolin USA Inc., Dept 2063, P.O. Box 29661, Phoenix, AZ 85038-9661
4165049 Optum Health Vision, P.O. Box 80978, Salt Lake City, UT 84130-0978
4099133 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001
4165050 +Sightique Optical Supplies, USA, 920-A Eastern Parkway, Brooklyn, NY 11213-3630
4138406 +U S DEPARTMENT OF HEALTH AND HUMAN SERVICES DHHS, PROGRAM SUPPORT CENTER,
DEBT COLLECTION CENTER, 12501 ARDENNES AVE SUITE 100, ROCKVILLE MD 20857-0001
(address filed with court: US Dept. of Health and Human Services, Collection Officer HRSA,
12501 Ardenne Avenue, Ste 100, Rockville, MD 20857)
4099135 UNION NATIONAL COMMUNITY BANK, MOUNT JOY OFFICE, P.O. BOX 567, MOUNT JOY, PA 17552-0567
4099137 UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, P.O. BOX 11754,
HARRISBURG, PA 17108-1754
4099138 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com Nov 13 2017 19:00:31 Ditech Financial LLC,
PO BOX 6154, RAPID CITY, SD 57709-6154
cr EDI: ECMC.COM Nov 13 2017 19:03:00 ECMC, P O Box 75906, St. Paul, MN 55175
cr +EDI: IRS.COM Nov 13 2017 19:03:00 IRS, 1000 Liberty Avenue, Suite 806,
Pittsburgh, PA 15222-4027
4099108 +E-mail/Text: sstark@abboptical.com Nov 13 2017 19:01:02 ABB CONCISE, 12301 NW 39TH STREET,
CORAL SPRINGS, FL 33065-2403
4099109 EDI: MERRICKBANK.COM Nov 13 2017 19:03:00 ADVANTA BANK, P.O. BOS 844,
SPRING HOUSE, PA 19477
4099110 +EDI: MERRICKBANK.COM Nov 13 2017 19:03:00 ADVANTA CREDIT CARDS, P.O. BOX 9217,
OLD BETHPAGE, NY 11804-9017
4116040 +E-mail/Text: girddb@aessuccess.org Nov 13 2017 19:00:35 AMERICAN EDUCATION SERVICES,
1200 N 7TH STREET, HARRISBURG, PA 17102-1419
4124824 EDI: HNDA.COM Nov 13 2017 19:03:00 AMERICAN HONDA FINANCE CORPORATION,
NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088
4134316 EDI: BECKLEE.COM Nov 13 2017 19:03:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4099116 EDI: CAPITALONE.COM Nov 13 2017 19:03:00 CAPITAL ONE BANK USA, P.O. BOX 30281,
SALT LAKE CITY, UT 84130-0281
4099119 +EDI: CONVERGENT.COM Nov 13 2017 19:03:00 CONVERGENT OUTSOURCING, 500 SW 7TH STREET,
BUILDING A 100, RENTON, WA 98057-2983
4099121 +EDI: TSYS2.COM Nov 13 2017 19:03:00 DSNB/MACY'S, P.O. BOX 8218, MASON, OH 45040-8218
4104982 +EDI: TSYS2.COM Nov 13 2017 19:03:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
4873057 E-mail/Text: bankruptcy.bnc@ditech.com Nov 13 2017 19:00:31 Ditech Financial LLC,
P.O. Box 6154, Rapid City, South Dakota 57709-6154
4873058 E-mail/Text: bankruptcy.bnc@ditech.com Nov 13 2017 19:00:31 Ditech Financial LLC,
P.O. Box 6154, Rapid City, South Dakota 57709-6154, Ditech Financial LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
4923111 E-mail/Text: bankruptcy.bnc@ditech.com Nov 13 2017 19:00:31
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
4226898 EDI: ECMC.COM Nov 13 2017 19:03:00 ECMC, P. O. BOX 16408, ST. PAUL, MN 55116-0408
4112169 EDI: RMSC.COM Nov 13 2017 19:03:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4099123 EDI: RMSC.COM Nov 13 2017 19:03:00 GECRB/SAMS CLUB, PO BOX 965005,
ORLANDO, FL 32896-5005

4099124 EDI: RMSC.COM Nov 13 2017 19:03:00 GECRB/WOLF FURNITURE, P.O. BOX 965036,
ORLANDO, FL 32896-5036

4184510 EDI: CAUT.COM Nov 13 2017 19:03:00 JPMorgan Chase Bank, PO Box 901076,
Fort Worth, TX 76101-2076

4116332 +EDI: OPHSUBSID.COM Nov 13 2017 19:03:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

4109376 EDI: MERRICKBANK.COM Nov 13 2017 19:03:00 Merrick Bank, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368

4099129 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 13 2017 19:00:38 PA DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946

4120633 EDI: PRA.COM Nov 13 2017 19:03:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541

4099130 E-mail/Text: bankruptcynotices@psecu.com Nov 13 2017 19:01:03 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013

4127380 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 13 2017 19:00:38
Pennsylvania Department of Revenue, Bankruptcy Division, P.O Box 280946,
Harrisburg, PA 17128-0946

4099131 EDI: SEARS.COM Nov 13 2017 19:03:00 SEARS/CBSD, P.O. BOX 6282,
SIOUX FALLS, SD 57117-6282

4099132 +EDI: SEARS.COM Nov 13 2017 19:03:00 SEARS/CITIBANK, P.O. BOX 6282,
SIOUX FALLS, SD 57117-6282

4099134 EDI: SWCR.COM Nov 13 2017 19:03:00 SOUTHWEST CREDIT SYSTEMS, 4120 INTERNATIONAL PKWY,
SUITE 1100, CARROLLTON, TX 75007-1958

4099136 +EDI: URSI.COM Nov 13 2017 19:03:00 UNITED RECOVERY SYSTEMS, 5800 NORTH COURSE DRIVE,
HOUSTON, TX 77072-1613

4115120 E-mail/Text: bknotices@conduent.com Nov 13 2017 19:01:17 US BANK NA/BRAZOS, c/o ACS,
P. O. Box 22724, Long Beach, CA 90801-5724

4099139 +E-mail/Text: bknotices@conduent.com Nov 13 2017 19:01:17 WELLS FARGO EDU FINANCE, C/O ACS,
501 BLEEKER STREET, UTICA, NY 13501-2401

4272841 EDI: ECAST.COM Nov 13 2017 19:03:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147

cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

4099126* INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346

4099125 ##+HOWARD S. KLEIN & ASSOCIATES, Philadelphia Building, 1315 WALNUT STREET,
PHILADELPHIA, PA 19107-4712

4165046 ##+Seiko Optical Products, Inc., 575 Corporate Drive, Mahwah, NJ 07430-2330

TOTALS: 0, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Jerome B Blank on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS SERVICER
FOR THE MORTGAGEE OF RECORD pamb@fedphe.com
Jerome B Blank on behalf of Creditor CITIMORTGAGE, INC. pamb@fedphe.com
Joseph P Schalk on behalf of Creditor CITIMORTGAGE, INC. jschalk@barley.com,
sromig@barley.com
Joseph P Schalk on behalf of Creditor CitiMortgage, Inc. jschalk@barley.com,
sromig@barley.com
Joseph P Schalk on behalf of Creditor JPMorgan Chase Bank, N.A. jschalk@barley.com,
sromig@barley.com
Mark E Morrison on behalf of Creditor IRS Usapam.bankr-harrisburg@usdoj.gov
Robert E Chernicoff on behalf of Debtor 1 Richard M. Hope rec@cclawpc.com,
jbartley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com
Robert E Chernicoff on behalf of Debtor 2 Catherine L. Hope rec@cclawpc.com,
jbartley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Wesley Paul Page on behalf of Creditor IRS usapam.bankr-harrisburg@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 Richard M. Hope
First Name Middle Name Last Name

Debtor 2 Catherine L. Hope
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-02639-RNO**

Social Security number or ITIN **xxx-xx-6502**
EIN --

Social Security number or ITIN **xxx-xx-3519**
EIN --

Order of Discharge

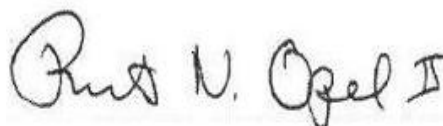
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard M. Hope

Catherine L. Hope
aka Catherine Harmes

**By the
court:**

November 13, 2017Honorable Robert N. Opel
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.